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09/649,788

REMARKS

Claims 1-76 are currently pending in the subject application and stand rejected under either 35 U.S.C. §102(e) or §103 in view of Ellis et al. (US 2005/0028208) or Ellis et al. in combination with Hirata (US 6,374,406). A listing of all pending claims is provided supra. Favorable consideration of the subject patent application is requested for at least the following reasons. Neither of the references cited to by the Examiner, either alone or in combination, teach or suggest a token service system configured to provide token services to a program provider, the token services comprising one or more services additional to programming the associated device; and wherein the token service system monitors token translation to provide token services to the program provider based on the token program criteria. All of the pending claims in some form include similar limitations and therefore are patentable over the cited art.

Accordingly, applicants' representative requests allowance of the subject claims.

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CONCLUSION

The present application is believed to be in condition for allowance in view of the above comments and amendments. A prompt action to such end is earnestly solicited.

In the event any fees are due in connection with this document, the Commissioner is authorized to charge those fees to Deposit Account No. 50-1063 [MSFTP111USA]

Should the Examiner believe a telephone interview would be helpful to expedite favorable prosecution, the Examiner is invited to contact applicants' undersigned representative at the telephone number below.

Respectfully submitted,

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